



Order Filed on February 18, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

RAS Citron, LLC

Authorized Agent for Secured Creditor
130 Clinton Road, Lobby B, Suite 202
Fairfield, NJ 07004
Telephone: 973-575-0707
Facsimile: 973-404-8886

Shauna Deluca, Esq. (SD-8248)

In Re:

Douglas G. Rodgers,

Debtor.

Grace A. Rodgers,

Joint Debtor.

Case No.: 18-26037-VFP

Chapter: 13

Hearing Date: January 16, 2020

Judge: Vincent F. Papalia

**AGREED ORDER RESOLVING SECURED CREDITOR'S MOTION FOR RELIEF
FROM THE AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3), is hereby
ORDERED.

DATED: February 18, 2020



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Secured Creditor: Nationstar Mortgage LLC d/b/a Mr. Cooper

Secured Creditor's Counsel: RAS Citron, LLC

Debtors' Counsel: Warren D. Levy

Property Involved ("Collateral"): 177 Blvd Blvd, Pompton Plains, NJ 07444

Relief sought: ■ Motion for relief from the automatic stay

For good cause shown, it is **ORDERED** that Secured Creditor's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:
 - The Debtor is overdue for 2 months from 12/1/2019 through 1/1/2020.
 - The Debtor is overdue for 2 payments from 12/1/2019 through 1/1/2020 at \$2,009.06 per month.

Funds Held In Suspense \$246.95

Total Arrearages Due \$3,771.17
2. Debtor must cure all post-petition arrearages, as follows:
 - Beginning on February 1, 2020, regular monthly mortgage payments shall continue to be made directly to Secured Creditor in the amount of \$2,009.06. This amount is subject to change based on escrow and/or interest rate adjustments.
 - Beginning on February 15, 2020, monthly cure payments shall be made in the amount of \$628.53 for 5 months, with a 6th and final payment in the amount of \$628.52 due on or before July 15, 2020.
3. Payments to the Secured Creditor shall be made to the following address(es):
 - Regular monthly payment: Nationstar Mortgage LLC d/b/a Mr. Cooper
ATTN: Bankruptcy Dept
PO Box 619094
Dallas, Texas 75261-9741
 - Monthly cure payment: Nationstar Mortgage LLC d/b/a Mr. Cooper
ATTN: Bankruptcy Dept
PO Box 619094
Dallas, Texas 75261-9741

4. In the event of Default:

■ Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Consent Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and the Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 7 and Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

■ This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Consent Order.

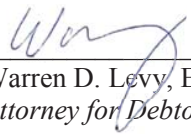
5. Award of Attorneys' Fees:

■ The Applicant is awarded attorney fees of \$350.00 and costs of \$181.00.

The fees and costs are payable:

■ Through the Chapter 13 plan.

The undersigned hereby consent to the form and entry of the foregoing order.



Warren D. Levy, Esq.
Attorney for Debtors
Date:

/s/ Shauna Deluca

Shauna Deluca, Esq.
Attorney for Secured Creditor
Date: January 30, 2020

Certificate of Notice Page 4 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Douglas G. Rodgers
Grace A. Rodgers
DebtorsCase No. 18-26037-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2020.

db/jdb +Douglas G. Rodgers, Grace A. Rodgers, 177 Boulevard, Pompton Plains, NJ 07444-2035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 20, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 18, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

Kevin Gordon McDonald on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com

Laura M. Egerman on behalf of Creditor Federal National Mortgage Association
bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com

Marie-Ann Greenberg magecf@magtrustee.com

Phillip Andrew Raymond on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
phillip.raymond@mccalla.com

Sauna M Deluca on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
sdeluca@rasflaw.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

Warren D. Levy on behalf of Joint Debtor Grace A. Rodgers jday@keaveneylegalgroup.com,
fkeenan@keaveneylegalgroup.com

Warren D. Levy on behalf of Debtor Douglas G. Rodgers jday@keaveneylegalgroup.com,
fkeenan@keaveneylegalgroup.com

TOTAL: 9